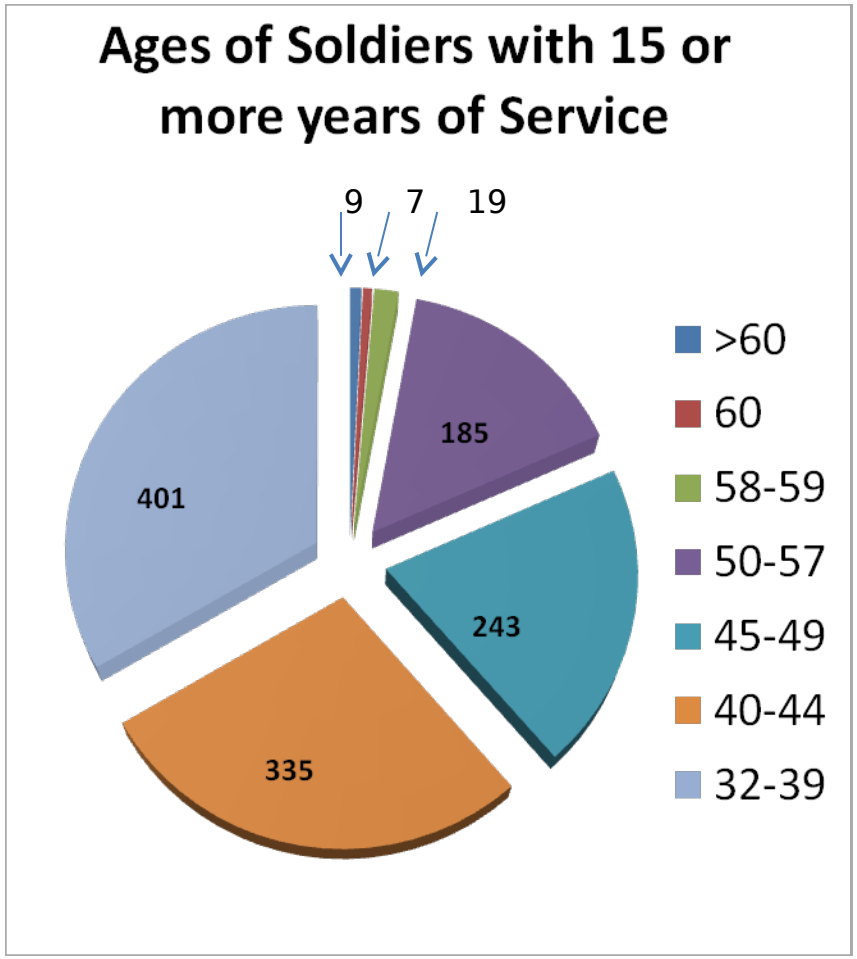
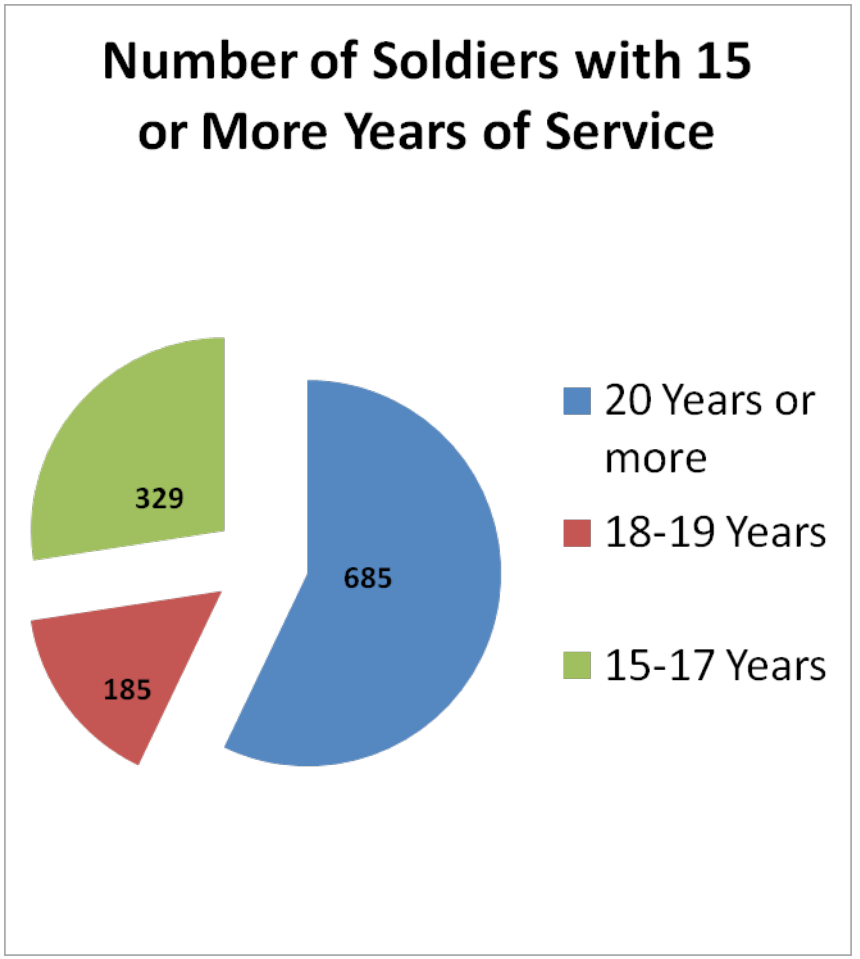
WVARNG AGR PRE-RETIREMENT BRIEFING

Presented By:
HRO
MAJ Wood/SSG Barton
Mr. Colagrosso
Mr. Searles
SSG Harper

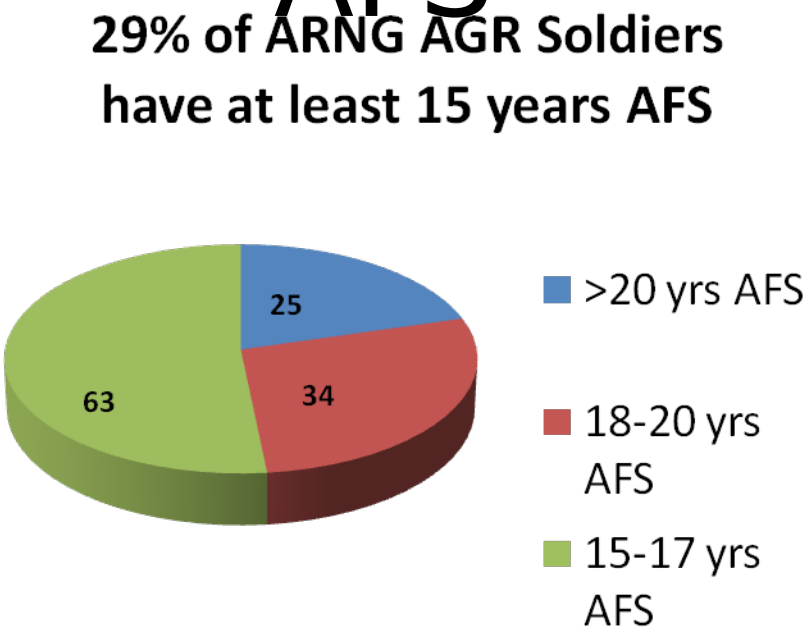
WVARNG Soldiers with 15 or More YOS





Data as of 1 Feb 10

AGRs with at least 15 Years AFS



>20 Yrs AFS	18-20 Yrs AFS	15-17 Yrs AFS
6% of force	8% of force	15% of force

Data as of 1 Feb 10

Army Retirement Services Homepage

http://www.armyg1.army.mil/retire

- *Army Echoes*
- Current News
- Survivor Benefit Plan (SBP)
- Career Status Bonus (CSB) Information
- Benefits & Entitlements Information Papers
- Retirement Services Officer (RSO) Listing
- Pre-Retirement Counseling Guide & Briefing
- Retiree Appreciation Day (RAD) Information
- Former Spouses & Forgotten Widows Information

Pre-Retirement Briefing Topics

- RSO Program
- Retired Pay & Taxes
- COLA
- Transition Leave & PTDY
- Former Spouse Benefits and Law
- SGLI/VGLI
- Shipment of HHGs
- How to Request Retirement
- ID Cards
- Combat-Related Special Comp
- Concurrent Receipt
- Retiree Mobilization
- Visit websites for complete information on TRICARE, VA benefits, Social Security

Applying for Length of Service (LOS) Retirement
WVARNG-AGR Retirement

- *When*
  - Maximum: 12 months before desired retirement date
  - Minimum: 9 months before transition leave/retirement date
    Example: If you hit 20 Active Federal Service (AFS) in March 2011, you can apply for retirement now
  - NOTE: Recommend 12-month lead time for smoother transition

- *How*
  - Officer - Chapter 6, AR 600-8-24, dated 12 Apr 06
  - Enlisted - Chapter 12, AR 635-200, dated 6 Jun 05
  - Submit Retirement Request Memorandum through Army Chain of Command
  - Once approved by TAG, HRO Transition Point will schedule your initial retirement counseling

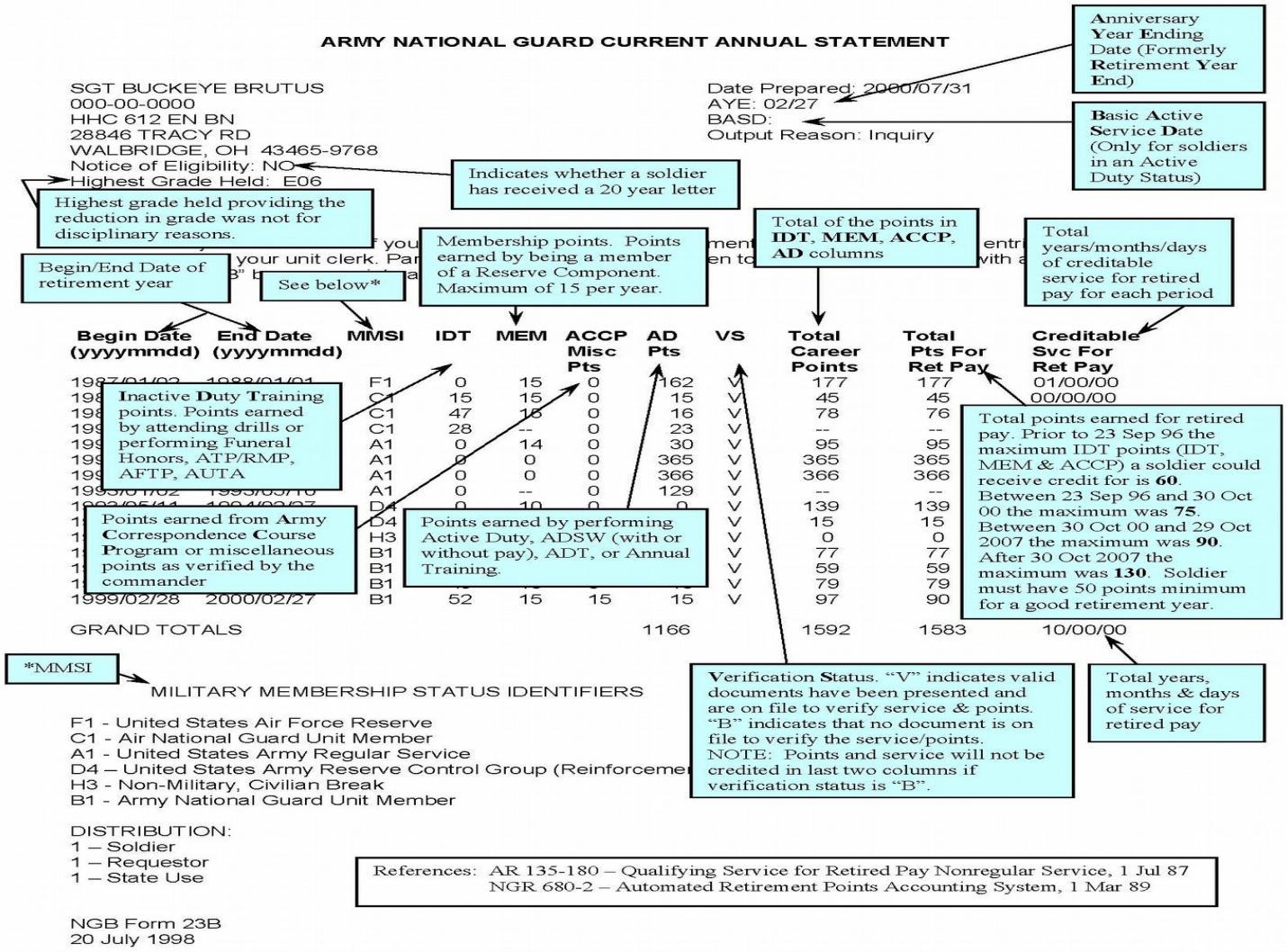
- *Where*
  - HRO-AGR Transition Point Section

RPAM Statements

SSG Adrianne Harper
Human Resource Sergeant

November 2009

How to Read your NGB 23B


ARMY NATIONAL GUARD CURRENT ANNUAL STATEMENT
SGT BUCKEYE BRUTUS
000-00-0000
HHC 612 EN BN
28846 TRACY RD
WALBRIDGE, OH 43465-9768
Notice of Eligibility: NO
Highest Grade Held: E06
Date Prepared: 2000/07/31
AYE: 02/27
BASD:
Output Reason: Inquiry
Anniversary Year Ending Date (Formerly Retirement Year End)
Basic Active Service Date (Only for soldiers in an Active Duty Status)
Indicates whether a soldier has received a 20 year letter
Highest grade held providing the reduction in grade was not for disciplinary reasons.
Begin/End Date of retirement year
See below*
Membership points. Points earned by being a member of a Reserve Component. Maximum of 15 per year.
Total of the points in IDT, MEM, ACCP, AD columns
Total years/months/days of creditable service for retired pay for each period
Begin Date (yyyymmdd)
End Date (yyyymmdd)
MMSI
IDT
MEM
ACCP Misc Pts
AD Pts
VS
Total Career Points
Total Pts For Ret Pay
Creditable Svc For Ret Pay
1999/02/28 2000/02/27 B1 52 15 15 15 V 97 90
GRAND TOTALS 1166 1592 1583 10/00/00
Inactive Duty Training points. Points earned by attending drills or performing Funeral Honors, ATP/RMP, AFTP, AUTA
Points earned from Army Correspondence Course Program or miscellaneous points as verified by the commander
Points earned by performing Active Duty, ADSW (with or without pay), ADT, or Annual Training.
Total points earned for retired pay. Prior to 23 Sep 96 the maximum IDT points (IDT, MEM & ACCP) a soldier could receive credit for is 60. Between 23 Sep 96 and 30 Oct 00 the maximum was 75. Between 30 Oct 00 and 29 Oct 2007 the maximum was 90. After 30 Oct 2007 the maximum was 130. Soldier must have 50 points minimum for a good retirement year.
*MMSI
MILITARY MEMBERSHIP STATUS IDENTIFIERS
F1 - United States Air Force Reserve
C1 - Air National Guard Unit Member
A1 - United States Army Regular Service
D4 – United States Army Reserve Control Group (Reinforcemer
H3 - Non-Military, Civilian Break
B1 - Army National Guard Unit Member
Verification Status. "V" indicates valid documents have been presented and are on file to verify service & points. "B" indicates that no document is on file to verify the service/points. NOTE: Points and service will not be credited in last two columns if verification status is "B".
Total years, months & days of service for retired pay
DISTRIBUTION:
1 – Soldier
1 – Requestor
1 – State Use
References: AR 135-180 – Qualifying Service for Retired Pay Nonregular Service, 1 Jul 87
NGR 680-2 – Automated Retirement Points Accounting System, 1 Mar 89
NGB Form 23B
20 July 1998

For More Information and Assistance With Your NGB 23B Contact

SSG Adrianne Harper
Human Resource Sergeant
304-561-6374
adrianne.harper@wv.ngb.army.mil

How to Request Retirement

www.wv.ngb.army.mil/jobs

Other Retirement Considerations

- Last day of the month
  - -- retirement date if for length-of-service
  - -- any date for medical retirement
- Active Duty Service Obligation
  - –SGM Academy
  - –Newly promoted LTC/COL/SGM/MSG
- **Retiring on same day as AD pay raise** *(final pay only)*

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

Step 2: Determine which pay plan you are eligible for, based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Note: To validate your DIEMS date go to the following website:

https://www.erec.army.mil/DIEMS/diems_home.htm

Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

RETIRED PAY = (Years of creditable service X 2-1/2%) X Final Basic Pay

- Commissioned service requirement
- Time-in-grade requirement
- Heroism pay
- Current basic pay milestones (over-22, over-24, over-26)
- Effective 1 Apr 07 basic pay milestones (over-30, over-34, over-38)
- Percentage Multipliers:

Yrs of svc	***20***	***21***	***22***	***23***	***24***	***25***	***26***	***27***	***28***	***29***	***30 thru 40***
Final Pay Multiplier %	**50**	**52.5**	**55**	**57.5**	**60**	**62.6**	**65**	**67.5**	**70**	**72.5**	**75 up to 100**

- Full COLAs

Retired Pay Calculator available at:
http://www.dod.mil/militarypay/retirement/calc/01_finalpay.html

High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post – Aug 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest 36 months basic pay

- Typically an average of the last 3 years
- Percentage Multipliers:

Yrs of svc	20	21	22	23	24	25	26	27	28	29	30 thru 40
High 3 Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 up to 100

- Commissioned service requirement
- Time-in-grade not as important
- Basic pay milestones not as important
- Full COLAs

Retired Pay Calculator available at:
http://www.dod.mil/militarypay/retirement/calc/02_highthree.html

Career Status Bonus (CSB)/REDUX

(DIEMS post – Aug 86 – "Choice") Plan

RETIRED PAY = (Years of creditable service x 2-1/2/%) minus 1% for each year under 30 years x average of highest 36 months of basic pay

2% per yr thru 20 yrs; 3.5% per yr thru 30 yrs; 2.5% thereafter

- Percentage Multipliers -- Compared:

Yrs of svc 30 thru 40	***20***	***21***	***22***	***23***	***24***	***25***	***26***	***27***	***28***	***29***
REDUX Multiplier %	**40**	**43.5**	**47**	**50.5**	**54**	**57.5**	**61**	**64.5**	**68**	**71.5**
High-3/Final Multiplier %	**50**	**52.5**	**55**	**57.5**	**60**	**62.5**	**65**	**67.5**	**70**	**72.5**

75 up to 100

- $30K Career Status Bonus (CSB) - 15th year
- At 62, pay recomputed under High-3
- COLA minus 1%; one-time catch-up COLA at 62; then back to COLA minus 1% thereafter

See: http://www.dod.mil/militarypay/retirement/ad/04_redux.html

Retired Pay Facts

- Retired pay -- paid by DFAS-Cleveland
- Payable 1st workday of month (not necessarily the 1st)
- Direct deposit strongly encouraged
- May use “myPay” to make online changes to pay…

  reissue 1099Rs, change bank account, etc.
- Keep correspondence address current
- Retiree Account Statement (RAS) issues only when

  there is any change (e.g., COLA, allotment, taxes.

http://www.dod.mil/dfas

States With No Personal Income Tax

- Alaska
- Florida
- Nevada
- New Hampshire
- South Dakota
- Tennessee
- Texas
- Washington
- Wyoming

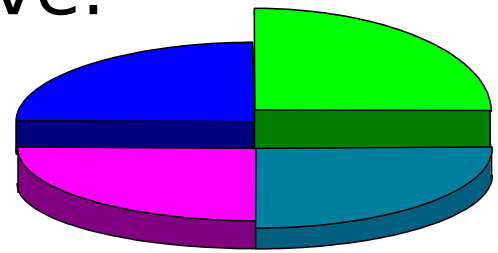
States That Do Not Tax Military Retired Pay

- Alabama
- Hawaii
- Illinois
- Kansas
- Kentucky
- Louisiana *
- Massachusetts
- Michigan
- Mississippi
- Ohio
- Oregon *
- New Jersey
- New York *
- North Carolina *
- Pennsylvania *
- Wisconsin

* *if certain qualifications are met*

Allotments

- In retirement, permitted to have:
  - 6 “discretionary”
  - 9 “non-discretionary”



- For recall Soldiers at retirement:
  - NONE continue from active duty
  - ALL must be re-initiated after separation
  - WHY? DFAS-CL has no interface with DFAS-IN; each
  - “recall/separate” account is built manually

- Can start/stop/change via myPay @ https://mypay.dfas.mil

CFC, VEAP, and SGLI deductions automatically stop upon retirement

Thrift Savings Plan

- You stop contributing to TSP at retirement

- Your options at retirement:
  - 1 -- do nothing and draw returns; or
  - 2 -- roll into an IRA

- May resume active participation if you become a federal civilian employee

- TSP info: www.tsp.gov

Dividing Retired Pay as Property (With a Former Spouse)

- **<u>NOT</u> AUTOMATIC**

- Up to state courts
- Can award any amount
- Award not tied to length of marriage
- Direct payment requirements:
  - Marriage overlapped 10 years with service
  - Limited to 50% of disposable pay*

** up to 65%, if other garnishments*

Take Leave or Sell It?

30 years and 2 months or more active duty

Retire 1 October

USE leave - 1 Aug to 1 Oct

60 days basic pay & allowances while remaining on AD Salary from employment?

Retire 1 August

SELL leave - 1 Aug to 1 Oct

60 days basic pay (cashed-in) – (Lump Sum taxed at 25%)

30 days allowances ("on the books"

31 Aug 76), BAH & BAS

Retired onths

Salary loyment?

Permissive TDY*

Purpose: Facilitate transition to civilian life (e.g., house-hunting, job-hunting)

20 Days:

- CONUS-based Soldiers

Retirement Physical

- Army requires a retirement physical
- No more than 6 months, no less than 4 month, before retirement date
- Your last record of active duty health
- Assists with claim for VA service-connected disability

NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner.

- **For More Information, Visit VA Web Site at http://www.va.gov or Call Toll-Free Disability Benefits/General Information: 1-800-827-1000**

Medical Records

- Belong to the Government
- Make a copy of your records
- Make a copy of family member records
- May be hard to obtain after retirement

Veteran's Affairs Information

Mr. Dan Searles
Transition Assistance Advisor

November 2009

2 New Compensations Enacted

- Goal: Replace lost (offset) retired pay for SOME retirees via phased-in payments
- Who:
  1. Combat-Disabled

     Combat-Related Special Compensation
  2. Service-Disabled

     Concurrent Retirement & Disability Payments

Combat-Related Special Compensation (CRSC)

- Combat-Related Special Compensation (CRSC) provides tax-free monthly payments to eligible retired Soldiers with combat-related injuries. With CRSC you can receive both your full military retirement pay and your VA disability compensation, if the injury is combat-related

- Service eligibility:
  - All Soldiers in receipt of retired pay

- Disability eligibility:
  - Combat-related injuries rated by VA as 10% or greater

https://www.hrc.army.mil/site/crsc/index.html

Concurrent Retirement and Disability Payments (CRDP)

- Provides full concurrent receipt of retired pay AND VA for SOME retirees.

- Eligibility Requirements
  - Must be a Military Retiree with 20 or more yrs of service
  - Must hold VA service-related disability rating of 50% or more
  - Chapter 61 Medical Retiree
  - RC Retiree (in receipt of pay)

- No application needed

- CRDP is treated like retired pay, taxed and divisible

http://www.dfas.mil/retiredpay/concurrentretirementanddisabilitypay.html

CRSC

- How To Apply:
  - complete DD Form 2860
  - http://www.dod.mil/prhome/docs/DD2860T.pdf
  - attach supporting documents
  - mail to address on form
- Army information numbers:
  - 1-866-281-3254
- Online info available at:
  - https://www.hrc.army.mil/site/crsc/
  - http://www.dod.mil/prhome/mppcrsc.html
  - http://www.armyg1.army.mil/retire

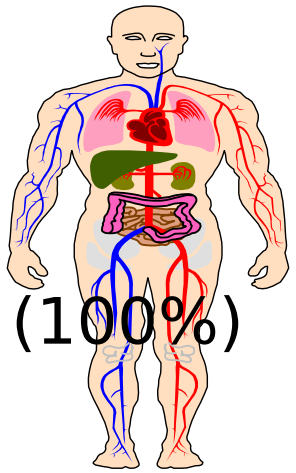
CRSC *or* CRDP?

- Can't receive both
  - both serve same purpose
  - restore lost retired pay
- If you qualify for both, DFAS will pay you the payment which is more advantageous for you during the phase-in period
- DFAS-CL will conduct a one-month Open Season annually (widely publicized) to allow retirees to switch between CRSC and CRDP
- Which *IS* more advantageous?...You decide:
  - CRSC is tax-free, non-divisible
  - CRDP is treated like retired pay, taxed and divisible

Advantages to Applying to VA for Service-Connected Disability

- Even 0% rating *documents* health (*$$* begins at 10%)
- Tax-free VA payments (add'l *$$* is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity payable <u>if</u> your death is service-connected
- $10K (or $30K) Service Disabled Veterans Insurance (SDVI) policy available to disabled
- <u>At retirement</u>, you have easiest access to your medical records to support your claim (<u>can</u> apply at any time)

VA Compensation for Service-Connected Disability



- VA rates disabilities 0% - 100%
  - Each % has an assigned dollar amount
  - 2009 amounts: from $123 (10%) to $2932 (100%)
  - Unrelated to Military rank (since ’93)
  - Free VA medical care for service-connected conditions

- Monthly payments
  - Begin at 10% (CAN be 0% disabled)
  - Tax-free
  - 30% & higher = Extra dependent allowance

VA Service-Connected Disability Compensation Rates – 2009

% dis	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	$123		
20	243		
30	376	$421	$453
40	541	601	644
50	770	845	899
60	974	1064	1129
70	1228	1333	1409
80	1427	1547	1634
90	1604	1739	1837
100	2673	2823	2932

Gulf War Veterans

- DOD and VA offer free medical exams:
  - DoD's: Comprehensive Clinical Evaluation Program (CCEP)
  - VA's: Persian Gulf Registry Program
- Exam results entered into central registry
- Receive free family exams (from VA only)
- Receive newsletter
- Applies to first Gulf War and current OIF/OEF participants

http://www1.va.gov/gulfwar/
http://www.gulflink.osd.mil

SGLI & VGLI

- SGLI is FREE for 120 days after ret. (or up to two years if 100% disabled)

- No physical required to convert SGLI to VGLI (if done within 120 days after ret)

- VGLI is a 5-yr renewable term policy

- Premiums may be paid by allotment, if paid monthly

- Discounts are offered for the following pay schedules:
  - quarterly (2.5%)
  - semi-annually (3.75%)
  - annually (5%)

- Submit the first month's VGLI premium with your application

VGLI Premium Schedule – Monthly Rates (Examples)

Insurance Amount	*Age*						
	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 &over
$400K	$68	$88	$144	$268	$432	$600	$900	$1800
$300K	$51	$66	$180	$201	$324	$450	$675	$1350
$250K	$43	$55	$90	$167	$270	$375	$562	$1125
$200K	$34	$44	$72	$134	$216	$300	$450	$900
$150K	$26	$33	$54	$100	$168	$225*	$337	$675

VA Info Sources

Online:

- http://www.va.gov
- can:
  - Send e-mail inquiries
  - Download forms
  - Get benefits information
  - Apply for benefits

By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- Insurance: 1-800-697-6947
- Gulf War: 1-800-749-8387
- TDD: 1-800-829-4833

In-Person:

- *County VA Director (blue pages of phone book)*

For More VA Information Contact

Mr. Dan Searles
Transition Assistance Advisor
304-561-6824
daniel.searles1@us.army.mil

DD Form 214 (Certificate of Discharge from Active Duty)

- Check for accuracy before signing

- Copies:
  - #1 - yours
  - #2 - Military's record
  - #3 - to VA if you apply for VA disability
  - #4 - request it; only copy that contains reason for discharge; of interest to some employers

- File your copies (1 & 4) in a safe place (NOT a courthouse unless they assure you that it will not be accessible by the general public!)

- Replace missing ones immediately upon loss by going to:

At Retirement, You Will Also Receive…

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, Medal of Honor Recipient or qualified for or rec'd the POW Medal, etc.)
- Retirement Ceremony *(optional)*
- Spouse Certificate of Appreciation *(if applicable)*
- Retiree Lapel Pin
- U.S. Flag

Mobilization/Retiree Recall

- By Age
  - Officers and enlisted, up to age 60
  - Warrant officers, up to age 62

- By Category
  - Cat I – non-disability, retired less than 5 years, under 60
  - Cat II – non-disability, retired more than 5 years, under 60
  - Cat III – all others

ID Cards

- Same privileges as active duty (with some being Space-A)
- New ID cards needed to reflect sponsor's retired status
- Children eligible to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to retiree's dependent at age 75 or who is permanently disabled
- Dependent parents/parents-in-law may qualify

FIND NEAREST ID CARD ISSUING FACILITY
http://www.dmdc.osd.mil/rsl/owa/home

Former Spouse ID Card

Authorized ONLY if:

- Marriage lasted at least 20 years, *AND*
- Service for retired pay was at least 20 years

If above two conditions are met, overlap requirement is:

OVERLAP	**PRIVILEGE(S)**
20+ years	Full
15 years, but less than 20	Medical care (for 1 yr)
Less than 15 years	None

Note: A former spouse is not eligible for medical benefits if

Travel & Transportation (*Contact Your T.O.)*

Travel

- Authorized from last duty station to home of selection (includes family mbrs)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized

Time Limit on Travel & Transportation Allowances

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Add'l Info Source: DoD Travel Reg 4500.9, found at --

http://www.transcom.mil/j5/pt/dtr.html

Army Career and Alumni Program (ACAP)

- You may initiate the ACAP process 2 yrs before retirement.
- You "MUST" complete the mandatory Pre-Separation Counseling at least 90 days prior to your effective retirement date.
- Benefit for retirees – Eligible for ACAP services on a space-available basis - FOREVER!
- Consists of:
  - Pre-separation counseling
  - Job assistance workshops
  - Individual counseling
  - Job search resources

TRICARE Information

Mr. Toney Colagrosso
TRICARE Advisor
(BCAC)

November 2009

TRICARE--An Overview

- When On Active Duty:
  - The Soldier has to enroll in TRICARE Prime Remote and pay no fee.
  - The member has to select a Primary Care Manager using their zip code.
  - Family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime Remote (with no enrollment fees), or TRICARE Standard (with no enrollment fee).

- When Retired: you and your family have only one option for health care in West Virginia.
  - **TRICARE Standard** -- "fee-for-service" option (the old CHAMPUS program)
    - ❖ no enrollment fee, but deductible and co-payments.
    - ❖ $3000.00 Catastrophic Cap – Once met TRICARE pays 100%.

Detailed TRICARE information available at: http://www.tricare.mil

TRICARE Retiree Dental Plan (TRDP)

(Currently administered by DDP*Delta)

Who Is Eligible:

- Retirees (any age!)
- Gray area Reserve retirees, not yet age 60
- Medal of Honor recipients
- Spouses, unremarried surviving spouses, and eligible children of both groups

Where Available:

- U.S., District of Columbia, Puerto Rico, Canada, U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, and Overseas TRDP

Contact Number: 1-888-838-8737

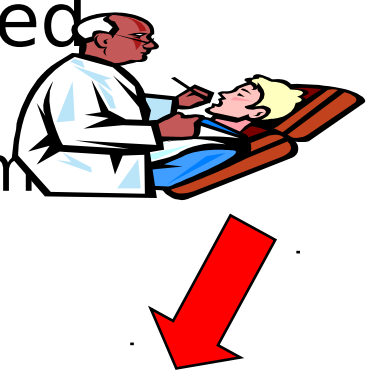
Latest TRDP Improvements

- Maximum annual benefit increased from $1000 to $1200
- Annual deductible still $50/person, but limited to $150/family
- Enrollment commitment shortened to 12 mos from 24 mos
- Now have 120 days after ret to enroll, vice 90--in order to

  skip the 12-month waiting period
- Lifetime orthodontic maximum raised from $1000 to $1200
- Detailed info available on-line at --

VA Dental Care

No-Cost Dental Care MAY Be Furnished



1. For service-conditions existing at retirem

   -- On a <u>one-time</u> basis

   -- Must apply <u>within 180 days</u>

   -- <u>Not eligible</u> if necessary treatment was completed by Military within

      180 days of retirement (reflected on DD 214)

2. For service-connected, non-compensable conditions of POWs who were incarcerated <u>less than</u> 90 days

<u>NOTE</u>: Complete treatment is furnished to those who were POWs more than 90 days

Detailed TRICARE Information Sources

- *nearest Health Benefits Advisor (HBA)*
- http://www.tricare.osd.mil

Federal Long Term Care Insurance

- Launched by OPM in 2002
- Military retirees & Families are eligible
- Now gray-area retirees are too!
- For care not covered by TRICARE
- Enroll anytime…no Open Season wait
- Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage; apply to learn if you qualify
- Check it out…compare policies…be a wise consumer

http://www.LTCFEDS.com

For More TRICARE Information Contact

Mr. Toney Colagrosso
TRICARE Advisor (BCAC)
304-552-2938
toney.colagrosso@us.army.mil

Freedom Team SALUTE

- **Commendation package from SecArmy & CSA awarded to:**
  - veterans; spouses; parents; employers of NG & Reserves
- **Nominate someone at: www.freedomteamsalute.com**
  - Allow 4-6 weeks for processing
  - Send special requests and requests for more info to: **freedomteamsalute@hqda.army.mil**
- **Included in the package:**
  - Army lapel pin
  - Army decal
  - Certificate of Thanks (CSA & SecArmy)
  - Letter of Thanks (CSA & SecArmy)
- **Could "pin" spouse/parents at retirement ceremony**

Note: Soldier must be AD to recognize Spouse

Retired Soldier E-mail Account

- Active duty AKO email address follows you into retirement (no change required)

- Great way to stay informed on Military-related topics

https://www.us.army.mil

Retired Soldier Motto: *"Retired…Still Serving"*

Opportunities to *Still Serve* Include

- *AMVETS* *-VFW*
- *Red Cross* *-Patriot Guard*
- *American Legion* *-Troops to Teachers*
- *Family Readiness Groups* *-Family Day 2010*
- *Kids Kamp (20-26 Jun 09)* *-WVNGAUS*
- *ENGAUS* *-ESGR Committee*
- *Selective Service* *-Grey Beards*

Supporting Soldiers & Their Families – Active Guard Reserve, M-Day, and Retired

Army Benefits Tool

Thank you for your Service

WVARNG-AGR Pre-Retirement Briefings will be conducted by the HRO Transition Point Section the 2nd Thursday of Each Month

Contact the Transition Point Section to schedule your briefing

304-561-6789/6682

QUESTIONS??